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1	216425	APPARATUS FOR PRE-AUTHENTICATION OF USERS USING ONE-TIME PASSWORDS	US-PGPUB	2002/12/13 14:01
2	1	"20020095507"	US-PGPUB	2002/12/13 14:02
3	1	"20020095569"	US-PGPUB	2002/12/13 18:26
4	0	4995082.pn. 6000832.pn. 6029850.pn.	US-PGPUB	2002/12/13 18:26
5	6	4995082.pn. 6000832.pn. 6029850.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:27
6	6	4995082.pn. 6000832.pn. 6029890.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:27
7	2215	235/379.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:27
8	17005	705/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:28
9	2802	235/380.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:28
10	287	713/155.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:28
11	1064	709/229.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:41
12	2	(4995082.pn. 6000832.pn. 6029890.pn.) and random	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:45

13	6	713/155.ccls. and authentication	USPAT; US-P PUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:45
14	6	709/229.ccls. and authentication	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:50
15	4	(713/155.ccls. and authentication) and random	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 18:51
16	0	(713/155.ccls. and authentication) and sequential	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:11
17	2	5657388.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:02
18	2	5495533.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:02
19	2	6000832.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:12
20	960	authenticate same client	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:16
21	0	(authenticate same client) and 235/\$.ccls	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 19:16
22	8	(authenticate same client) and 235/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 20:10

23	6	5657388.pn. 6317838.pn. 6076069.pn.	USPAT; US-P PUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 20:10
24	8	5657388.pn. 6317838.pn. 6076069.pn. 5495533.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2002/12/13 20:10


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Best Practices - User Authentication Mechanisms

... a UserID, but they are limited to **one-time use**. ... Often, **one-time** passwords
are used

not only in ... synchronized with the target system's **authentication** scheme and ...
www.itsc.state.md.us/info/InternetSecurity/BestPractices/Authentic.htm - 10k -

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IT Baseline Protection Manual S 4.113 Use of an authentication ...

... Through the **use** of central **authentication** servers it ... other hand that better **authentication**
mechanisms can ... these generate, for example, **one-time** passwords which ...

www.bsi.bund.de/gshb/english/s/s4113.htm - 6k - [Cached](#) - [Similar pages](#)

Applying Two-Factor Authentication Across the Web

... Two-factor **authentication** technology is used daily at ATMs where ... In addition, if the
card is lost or ... token that supplies a unique **one-time-use** alphanumeric code ...

www.cio.com/sponsors/101501_fipass/universal.html - 10k - [Cached](#) - [Similar pages](#)

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... Linked tightly with Novell Modular **Authentication** Service (NMAS) and ... **card**, and token-based

login with **one-time** passwords. ... from a server for each **use** and runs ...
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... smart **card** or token, offering the strength of two-factor **authentication** with the ease-of-use of a bank ATM. Private keys, digital certificates or **one-time-use** ...
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... to enhance standard **authentication** services by offering symmetric key based **one-time-use** password services. ActivCard added value includes our **card** management ...
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Smart card-based digital identity solution

Managed Digital Identity

ActivCard Gold is the most complete smart card-based authentication and managed digital identity solution that operates on multi-vendor platforms. ActivCard Gold™ software works with leading card operating systems, applications, certificate authorities, and network environments-giving organizations the flexibility to make price/performance choices. Cardholders and administrators benefit from the optimal combination of security, usability, and manageability.

Highlights

One Powerful Card

Consolidates in a single smart card-based solution multiple credentials, applets, policies, and profiles used to access a variety of e-business services.

Flexible Open Architecture

Ensures independence from vendors-now and in the future - and offers choices between applications, service providers, and deployment strategies.

Remote Card Management

Credentials and applets on the smart card can be centrally and remotely deployed and controlled post-issuance-without disrupting services.

Portable Network Access

Cardholders can use a single smart card to access a variety of network-based services from home, offices, kiosks, or anywhere with online access.

Smooth Migration Paths

Simultaneously supports all types of credentials for seamless migration from static passwords to more advanced dynamic passwords, biometrics, and digital certificates -and from traditional tokens to multi-application smart cards.

Key Advantages

- [Open Industry Standards](#)
- [Advanced Manageability](#)
- [Enhanced Security](#)

Open Industry Standards

Open Platform Support

ActivCard is committed to the GlobalPlatform cross-industry Open Platform initiative towards card infrastructure interoperability and management. ActivCard Gold:

- Provides secure card initialization and personalization
- Enables post-issuance updates of applets and credentials
- Reduces the limitations and costs of a rigid card infrastructure
- Allows card issuers to leverage their smart card platform
- Provides multiple application card services

Seamless Interoperability

ActivCard Gold open architecture ensures seamless interoperability across a complex mix of heterogeneous systems and independence from vendors. Organizations have the flexibility to offer diverse services and to select from different deployment strategies and providers for:

- Authentication technologies
- Card operating systems
- Directory services
- Certificate authorities
- Network management systems

Flexible Integration

ActivCard provides a set of application programming interfaces (APIs) that ensure compatibility across a variety of applications. Using these APIs, organizations can easily:

- Enable applications and credentials to interoperate on multiple card operating systems
- Integrate digital certificates, biometrics, and one-time-use passwords into applications
- Leverage card applets for securely storing records, demographics, and cryptographic keys

Advanced Manageability

Post-Issuance Updates

ActivCard Gold contains advanced client "hooks" that make it possible for administrators to remotely deploy and update the credentials, applets, and data on the smart card, and to instantly enforce policies. Once issued, cardholders can also personalize the content of their cards-if the administrator enabled these features.

Consolidated Services

ActivCard Gold consolidates multiple security credentials in a single secure smart card-allowing organizations to centralize policies and user profiles, leverage existing infrastructure, cut the costs of managing digital identity, and streamline business processes. Access to services can be controlled with a choice of static passwords, one-time-use passwords, biometrics, or digital certificates.

Secure Card Management

ActivCard Gold provides a secure channel for administrators to remotely issue, personalize, and manage cards. Communications between smart cards and server applications are made over public networks via a secure SSL driven HTTP connection using XML and SOAP messages.

PIN Management

Unlocking a smart card that has become locked from entering wrong PIN codes can be an operational challenge. ActivCard Gold enables administrators to remotely unlock cards via a secure channel or to provide authorized cardholders with randomly generated one-time-use unlock codes. These codes can never be guessed or reproduced because they are different every time.

User-Level Administration

Administrators can enable cardholders to review and manage their credentials and settings without the need

for other tools. An easy-to-use tree structure GUI allows end users to:

- Manage PIN codes
- Import new certificates
- View certificate attributes
- Manage static passwords
- Define network login and dial-up configurations

Ease of Deployment

To streamline large-scale deployments of smart cards, organizations can centrally distribute, install, and upgrade ActivCard Gold using Microsoft® Installer/Active Directory™ capabilities. A "silent setup" can also be used to eliminate the need for end-user involvement. Administrators can pre-define user options and customize the master installation CD by:

- Configuring the PIN and unlock policies
- Adding and installing drivers and applications
- Localizing all messages in any language
- Branding all icons and messages

Enhanced Security

Familiar Login

ActivCard Gold strong two-factor authentication requires something the user has and something the user knows. Cardholders simply insert their cards and enter their PINs into a familiar ATM-like interface. The credentials are then transparently processed for secure access to LAN, WAN, and Internet-based services. A single version of ActivCard Gold provides the same user experience across all platforms.

PKI Integration

ActivCard Gold tightly integrates with leading PKI vendors, delivering enhanced security, mobility, non-repudiation, and certificate management. ActivCard Gold strengthens PKI by adding two-factor authentication at the front end, and by storing private keys, public keys, and digital certificates on the smart card. The private key is generated and processed in the microchip on the card-and is never exposed outside this secure environment.

Dynamic Passwords

ActivCard Gold one-time use passwords are randomly generated with a patented three-variable algorithm and processed on the smart card. Dynamic passwords are different every time a cardholder logs into a system so they do not need to be memorized, and they can never be reused if intercepted during transmission.

Automatic Card Lock

If a user enters six consecutive wrong PIN entries, the smart card automatically "locks," and it cannot be used. This capability prevents non-trusted parties from stealing the card and trying many different PINs to access the credentials and applications on the card. The number of consecutive failed entries before the card locks can be configured either higher or lower by the administrator.

Automatic Logout

ActivCard Gold can be configured to automatically log out the user or lock the screen when the card is removed from the system. This security feature is ideal for terminals, kiosks, and computers that are shared by numerous cardholders in healthcare, government, financial, or corporate settings.

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